November 2021

MPAY AUDIT

BEP-20 TOKEN

COINSCOPE

Prepared by: Coinscope team

For Contract Address : 0xfe4066f9c900C4E4DcE13Fb1C3C751ccFfd8B6A3

DISCLAIMER

Coinscope team does not guarantees that a project will not remove liquidity, sell off team supply, or any other exit scam strategy.

The information provided on this document by auditing the respective project is only for general information and should NOT be used as a reason to invest in any independent project.

Our goal is to run as many diagnostics we can with the information we have and is publicly available.

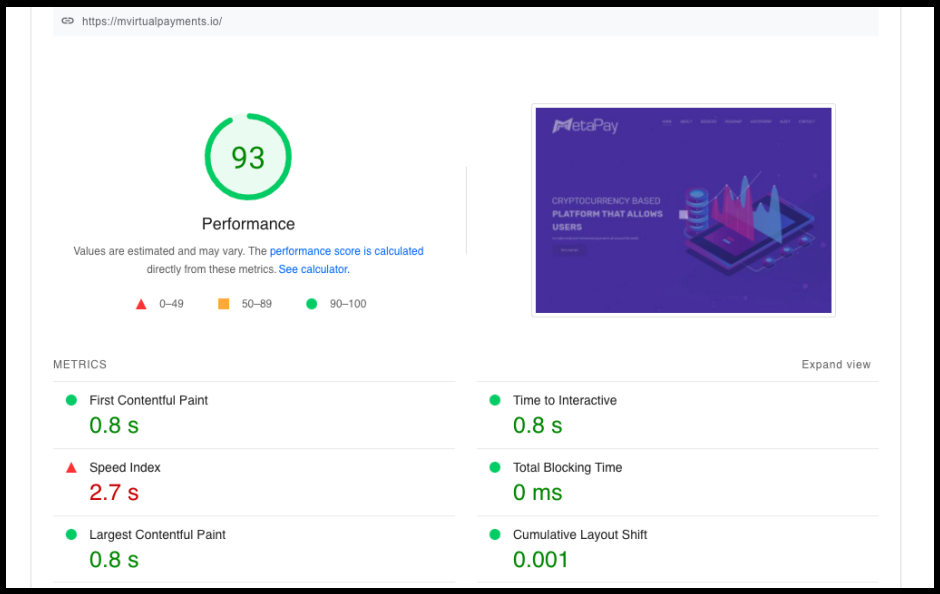
In the end of this audit we will objectively score this project based on the table of contents listed on https://www.coinscope.co/audit

Coinscope team under no circumstances will take any bribe or payment for manipulating the results of this audit. We will score and award a security Gem that will stay on this project's information for ever on our website.

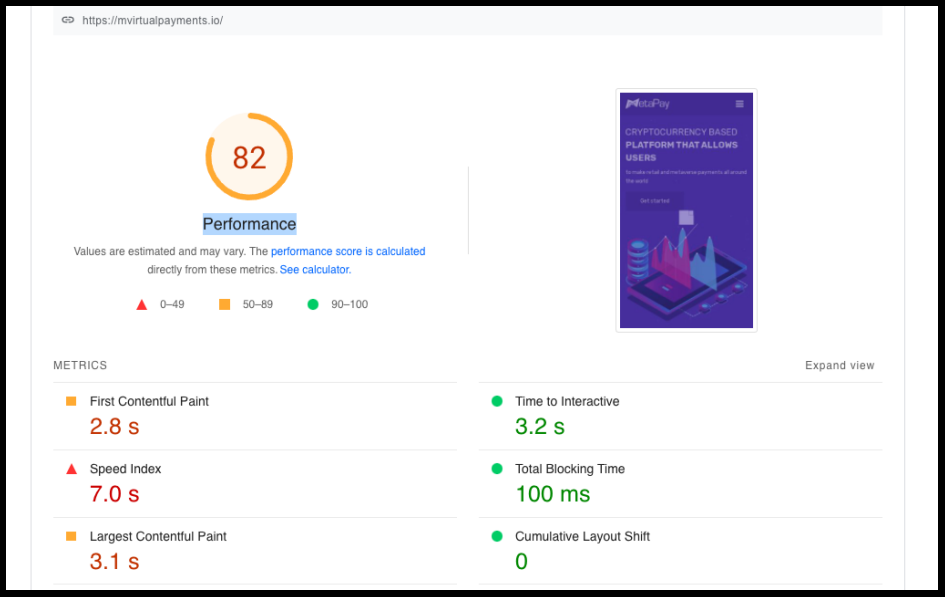
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Website Diagnostics

Desktop Score



Mobile Score



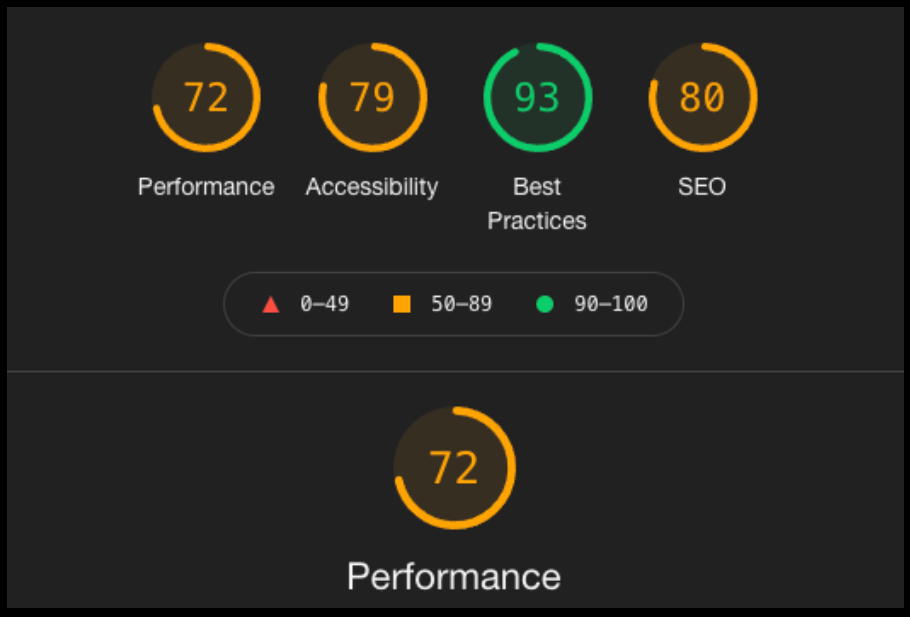
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Website Report

- Performance
- Best Practices
- Accessibility
- SEO ranking

The only minor issues found are:

- Eliminate render-blocking resourcesEfficiently encode images. Resources are blocking the first paint of your page. Consider delivering critical JS/CSS inline and deferring all non-critical JS/styles



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Roadmap



Roadmap was found on the website and is displayed above. All milestones are on track so far and they are heading to the next phase of their plan.

MPAY team is now focused on finalising their whitepaper, service integration as well as their System app. Within their next phase targets is marketing boost and development of their mobile application.

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Team & Whitepaper

Team was not found on the website.

However the team already passed KYC with Pinksale so their identities are fully shared and saved to Pinksale's database, in case of crime or theft Pinksale will be able to release their identities to the public.

Whitepaper was not found on the website.

No information can be extracted at this point.

Contract & Tech

- Contract code is published and verified on BSCAN
- Contract owner can not manipulate fees
- No malicious or prevent-selling mechanism found

```
contract Ownable is Context {
    address private _owner;

    event OwnershipTransferred(address indexed previousOwner, address indexed newOwner);

    /**
     * @dev Initializes the contract setting the deployer as the initial owner.
     */
    constructor () {
        address msgSender = _msgSender();
        _owner = msgSender;
        emit OwnershipTransferred(address(0), msgSender);
    }

    /**
     * @dev Returns the address of the current owner.
     */
    function owner() public view returns (address) {
        return _owner;
    }

    /**
     * @dev Throws if called by any account other than the owner.
     */
    modifier onlyOwner() {
        require(_owner == _msgSender(), "Ownable: caller is not the owner");
        _;
    }

    /**
     * @dev Transfers ownership of the contract to a new account (`newOwner`).
     * Can only be called by the current owner.
     */
    function transferOwnership(address newOwner) public virtual onlyOwner {
        require(newOwner != address(0), "Ownable: new owner is the zero address");
        emit OwnershipTransferred(_owner, newOwner);
        _owner = newOwner;
    }
}

contract HasForeignAsset is Ownable {

    function assetBalance(IBEP20 asset) external view returns(uint256) {
        return asset.balanceOf(address(this));
    }

    function getAsset(IBEP20 asset) external onlyOwner {
        asset.transfer(owner(), this.assetBalance(asset));
    }
}

/**
 * @dev Implementation of the {IBEP20} interface.
 *
 * This implementation is agnostic to the way tokens are created. This means
```

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Contract Results

- Integer Underflow
- Integer Overflow
- Parity Multisig Bug
- Callstack Depth Attack
- Transaction-Ordering Dependency
- Timestamp Dependency
- Re-Entrancy

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Domain info

Domain Name: mvirtualpayments.io
Registry Domain ID: 987c0e6b3025477190b4c79f2daca2b2-DONUTS
Registrar WHOIS Server: whois.advancedregistrar.com
Registrar URL: http://www.netearthone.com
Updated Date: 2021-11-26T12:54:43Z
Creation Date: 2021-11-21T12:53:48Z
Registry Expiry Date: 2022-11-21T12:53:48Z
Registrar: NetEarth One Inc. dba NetEarth
Registrar IANA ID: 1005

The domain is bought almost 9 days before the analysis of this audit and is set for renew in the next year.

No billing or contact information is publicly shown on the domain, as it has privacy settings on.

This is a standard privacy protection pattern and no more information can be extracted at the time being.

Analysis

Website Score



Roadmap Score



Team Score



Contract Score



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Award

Our Award system

- 0-49 score points award you with Bronze Badge - high risk.
- 50-89 score points award you with Silver Badge - medium/low risk.
- 90-100 score points award you with Gold Badge - low risk.

Your Score



MPAY is a low risk project, with a small and growing community. The smart contract analysis showed no warnings. There is no malicious function that the team can abuse to manipulate fees and trades. The team was not found or mentioned anywhere but they have passed KYC with PinkSale. That means that their private information is stored and will be released in case of fraud/theft. The content on their website is very limited. We cannot safely extract information about the utility and the vision of the project. Many holders and volume will be needed for the next steps. Focusing on marketing of the project is highly recommended.

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Disclaimer



All the content provided in this document are for general information only and should not be used as a financial advice or a reason to buy any investment.

Coinscope team provides no guarantees against the sale of team tokens or the removal of liquidity by the project audited in this document. Always Do your own research and protect yourselves from being scammed.

Coinscope team has audited this project for general information and only expresses their opinion based on similar projects and checks from popular diagnostic tools. Under no circumstances did Coinscope receive a payment to manipulate those results or change the awarding badge that we will be adding in our website.

Always Do your own research and protect yourselves from scams. This document should not be presented as a reason to buy or not buy any particular token.

Coinscope team disclaims any liability for the resulting losses.

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Thank you!



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